

EXHIBIT A

CONSUMER CREDIT TRANSACTION
IMPORTANT!! YOU ARE BEING SUED!!
THIS IS A COURT PAPER -- A SUMMONS

ATTN

DON'T THROW IT AWAY!! TALK TO A LAWYER RIGHT AWAY! PART OF YOUR PAY CAN BE TAKEN FROM YOU (GARNISHEED). IF YOU DO NOT BRING THIS TO COURT, OR SEE A LAWYER, YOUR PROPERTY CAN BE TAKEN AND YOUR CREDIT RATING CAN BE HURT!! YOU MAY HAVE TO PAY OTHER COSTS TOO!!! IF YOU CAN'T PAY FOR YOUR OWN LAWYER, BRING THESE PAPERS TO THIS COURT RIGHT AWAY. THE CLERK (PERSONAL APPEARANCE) WILL HELP YOU!

CIVIL COURT CITY OF NEW YORK
COUNTY OF BRONX
STATE OF NEW YORK

PALISADES ACQUISITION XVI, LLC

File No.
Index No.
File Date:

0023781

ASSIGNEE OF DIRECT MERCHANTS BANK
210 SYLVAN AVENUE

ENGLEWOOD CLIFFS NJ 07632

Plaintiff

SUMMONS

The basis of Venue is
Defendant's Residence

-against-

PATRICIA HUNTER
4375 BRUNER AVE
BRONX NY 10466

Defendant(s)

TO THE ABOVE NAMED DEFENDANT(S):

YOU ARE HEREBY SUMMONED TO APPEAR in the Civil Court of the City of New York, County of BRONX, at the Office of the Clerk of the said Court at 851 GRAND CONCOURSE

BRONX NY 104510000, in the County of BRONX, City and State of New York, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk; upon your failure to answer, judgment will be taken against you for the sum of \$ 2572.21 with interest from 11/03/2006, together with the costs of this action.

Dated: 03/27/07
Rochester, New York

By: 

FEE PAID

APR - 3 2007

CIVIL COURT
BRONX COUNTY

Patricia A. Blair / Maria J. Reed
Christa L. Muratore / Fatimat O. Balogun
Wolpoff & Abramson, L.L.P.
Attorneys in the Practice of Debt Collection
Attorneys for Plaintiff
300 Canal View Blvd., 3rd Fl., Rochester, NY 14623
Telephone: 1-800-830-2793 Court Inq: 1-585-413-4020

NOTE: ~~the undersigned~~ that:

- (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY (20) days after such service; or
- (b) If this summons is served by delivery to any person other than you personally, or is served outside the City of New York, or by publication, OR BY ANY MEANS OTHER THAN PERSONAL DELIVERY TO YOU WITHIN THE CITY OF NEW YORK, you are allowed THIRTY (30) DAYS AFTER THE PROOF OF SERVICE THEREOF IS FILED WITH THE CLERK OF THIS COURT within which to appear and answer.

JIVIL COURT CITY OF NEW YORK
COUNTY OF BRONX
STATE OF NEW YORK

PALISADES ACQUISITION XVI, LLC

ASSIGNEE OF DIRECT MERCHANTS BANK
210 SYLVAN AVENUE

ENGLEWOOD CLIFFS NJ 07632

Plaintiff

COMPLAINT

-against-

PATRICIA HUNTER
4375 BRUNER AVE
BRONX NY 10466

Defendant(s)

The Plaintiff for a complaint against Defendant(s) alleges upon information and belief:

1. That at all times relevant to this action, the Plaintiff was and still is A DELAWARE LIMITED LIABILITY COMPANY, having an office and place for the regular transaction of business at the address set forth above.
2. Upon information and belief, at the time of the commencement of this action the Defendant(s) resided at the address in the caption of this action in the County of BRONX and State of New York.
3. That the Defendant(s) entered into a Credit Card Agreement, account number [REDACTED] 7232 with DIRECT MERCHANTS BANK wherein credit was extended to Defendant(s) and Defendant(s) agreed to repay any monies advanced.
4. During the past six years, pursuant to said agreement, Defendant(s) or persons authorized by the Defendant(s) incurred indebtedness through the use of one or more credit cards issued in the name of Defendant(s) under said agreement.
5. Plaintiff has purchased said account for value and is now the owner thereof.
6. That Defendant(s) has defaulted in Defendant's obligation under said agreement and there is now justly due and owing to the Plaintiff from the Defendant(s) as a result of said default the sum of \$ 2572.21.

WHEREFORE, Plaintiff demands judgment against the Defendant(s) for the sum of \$ 2572.21 with interest from 11/03/2006 together with the costs and disbursements of this action.

Dated: 03/27/07

By: 

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